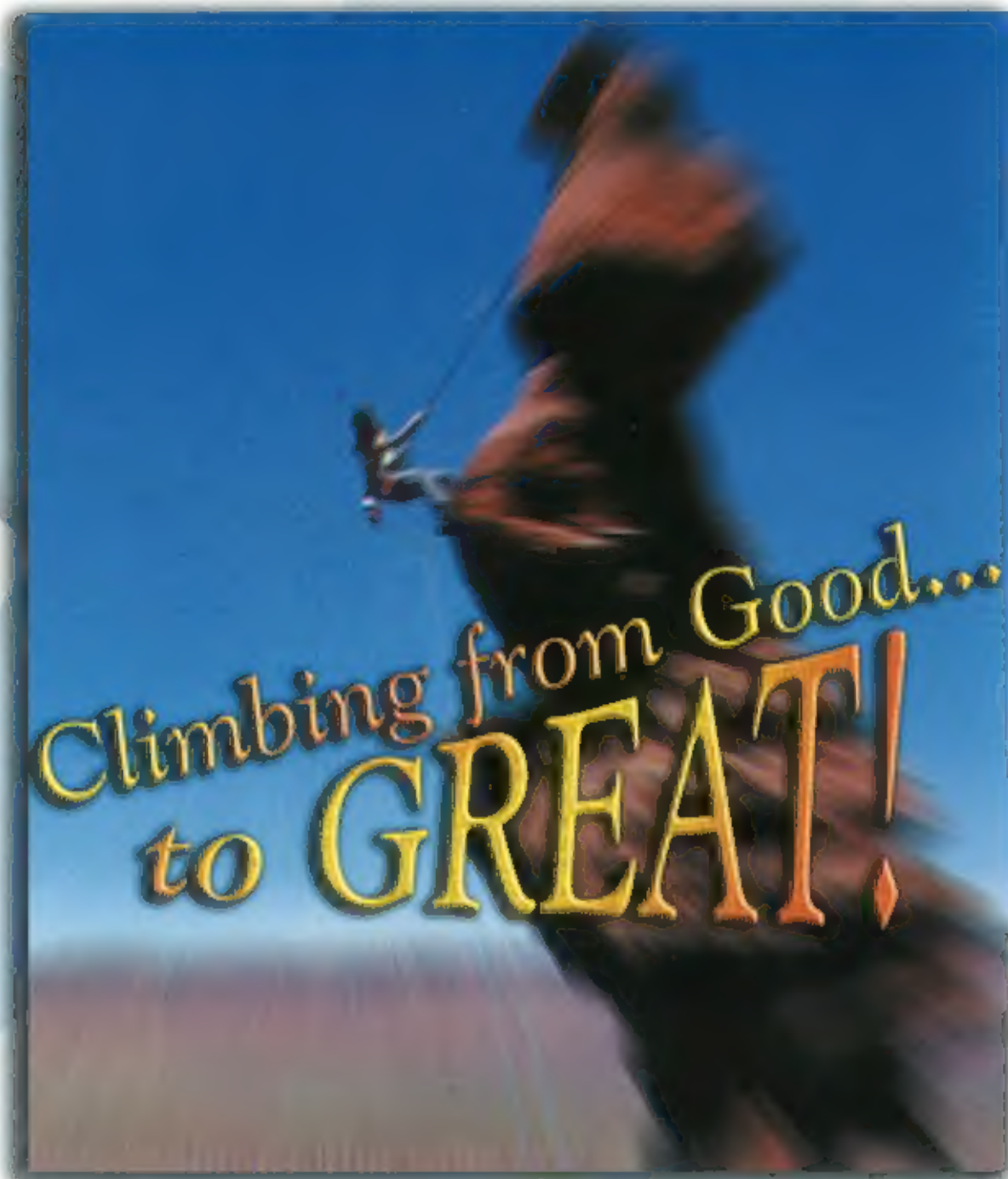


SPOTLIGHT

American Income Life & National Income Life • June 2002 • Volume 35 • Number 6



Climbing from Good...
to GREAT!

From Good to Great

A year ago I spoke about breking the \$5 million-a-month mark and reaching our goal of \$60 million. Little did I know how quickly we would progress. It is your record-breaking weeks and months which has allowed American Income to celebrate month after month.

In March, we broke the \$7 million mark, reaching \$7.2 million. In April, in case anybody thought it was just luck, we topped the \$7.5 million barrier. And now, it is with great pleasure I can announce that once again we broke the record by hitting over \$7.8 million of Net ALP in May! When I asked you to give me a 15 percent increase this year you decided that was not big enough, and in the second quarter alone you have given me a 70 percent increase.

At American Income, we have the most productive and talented Producers ever assembled in one company anywhere in the world. Your dedication, perseverance, vision, and ability to respond to a positive direction and share that direction with others has become a great gift to me. You allowed me to stand up and profess boldly, "You ain't seen nothing yet!" It is you who made me proud, yourselves proud, and the world took notice.

In a time when most companies are reporting losses, or at best single digit growth, you are with a company which reported a 30 percent increase over the first quarter of 2001. At a time when companies are laying off people by the thousands, we are busy increasing our sales force. Our sales force has grown by 75

percent in the last two years. Many insurance companies have drastically cut or reduced bonuses. At American Income, in May alone, we paid-out over \$600,000. When most companies are trying to find ways to reduce how long renewals are paid, we found a way to pay them over a lifetime by implementing the Career Agent Contract.

Recently, I started reading a book called *Good to Great*. I say started, because I was so taken with the first chapter that I haven't begun the second. What so profoundly affected me was the explanation of a philosophy which literally made me slap myself on the forehead and say, "Why didn't I think of that?" In a nutshell, it explained there are many good companies out there, but there are very few great companies, and that the very enemy of being great was being good. It goes on to state, once you achieve good, it was too easy to get comfortable and not take that last step towards being great. In other words, good was good enough.

I am not sure if the reason we do not grasp at being great is

because there is too much risk, too big of a challenge, or maybe we are so accustomed to settling for good that great just is not in our vision. To tell you the truth, if somebody asked me to equate a production figure for American Income as being great, I couldn't, and I wouldn't!

Here is what I can tell you: I know we will hit our goal of \$75 million this year. Then we will move to \$100 million, then \$125 million, and when we do, we will then just be getting good. In fact, at that point, we will be very good. However, we will not be great!

We will not be great until we, as a company, stop accepting our mantra of being one of the most profitable small insurance companies and start talking about being one of the most profitable big insurance companies. We will not be great until we make a decision to get out of the kiddie park and start playing with the big boys. We will not be great until we commit to thinking outside of the box, to exploring all the markets at our fingertips and the ones just out of our grasp. Until

this happens, we will just be a good company.

My commitment to you and this Company is that I will not settle for anything less than greatness, and in turn, I expect that you will not accept anything less for yourselves.

The other day, I bought my son a new pair of roller blades called *Aggressive Skates*. The difference between these skates and regular inline skates is they have no brakes. Just a minor detail — no brakes! At any rate, I took him to the skatepark. While there, I watched

as he began eyeing a 4 feet high ramp. He had never thought about jumping this ramp with his other skates, yet he was wondering if now was the time. As he started skating toward the ramp, two things immediately came to mind. First, does 911 work on my cell phone? Second, is my A71000 in force! At that point, he was reaching the ramp, but instead of going straight up and over, he went at an angle making the jump in the middle of the ramp. The next time around he went a little higher, not yet at the top, but damn good for a 9-year-old. At that time, I would have been fine with packing up our stuff and going home, but then Adam skated over to me and asked, "Dad, do you think I'm ready yet?" I gave him the only honest answer I knew, "Only you know that answer." As it turned out, he was ready, and he made the greatest jump any little brave 9-year-old could make.

The moral of the story — I only hope we can be that brave as American Income tries to achieve its greatness in 2002 and beyond.



FROM THE DESK OF:

Roger Smith
President & Chief
Marketing Officer of
American Income Life

"The empires of the future are the empires of the mind."

— Winston Churchill

Dates to Remember

Thursday, July 4, 2002

The Home Office will be closed to observe Independence Day.

Monday, July 29, 2002

All business and P.R. credits must be received in Waco to count for July production.

Wednesday, Aug. 28, 2002

All business and P.R. credits must be received in Waco to count for August production.

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

Milestones

\$100,000 In Force

The following Agent has \$100,000 of in-force premium:

Matthew Wolfanger

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production. If there is an asterisk by your position, you could be an award winner.

Around and About AIL



American Income Life P.R. Rep Ed and Eileen Hanson-Kelly join members of the Charlotte Fire Fighters Association 660. One of their members, Josh Earley, was killed while fighting a fire earlier this year. Local 660 named their union hall in his memory. The Hanson-Kellys presented the AD&D benefits for Josh to Local President Mike Spath.

AIL showed up in force at the Charlotte, NC airport on May 8 in support of the National Day of Action sponsored by the International Association of Machinists.



Ed Hanson-Kelly joins supporters in Charlotte at a union organizing rally for the Carpenters Local 312. Organizers Chris Freitag and Gil Honorato put their thumbs up for Union Yes.



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Spotlight

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MARKETING

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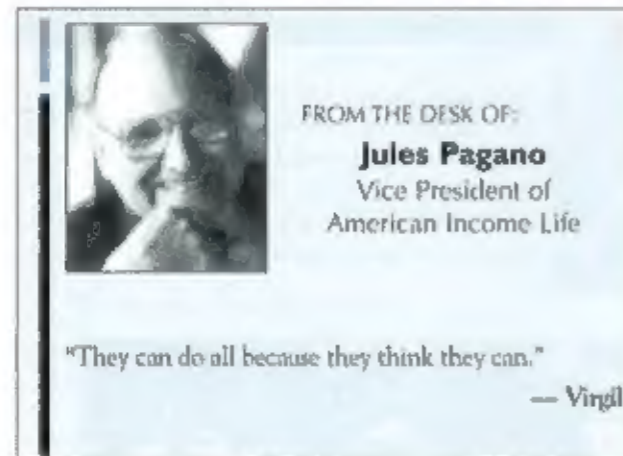
www.aillife.com

It Is What We Do!

When people think of Washington, D.C., most people probably think of it in terms of our nation's Capitol, the place where the White House is or maybe they think of it as the historical location of the Lincoln and Jefferson Memorials. But, there is another address in Washington D.C. That address is 1000 Connecticut Ave., N.W. At this address on the eleventh floor, there is a small suite with a couple of American Income Life representatives doing the goodwork of representing our Company.

This is not bragging, it is just what we do! And here are a few more things we, in Washington, do:

1. Service the AIL Labor Advisory Board, a body of over 53 labor leaders with the addition of two political statesmen who are honorary members. The labor leaders represent forty-five international unions and the AFL-CIO. The AFL-CIO represent over eight million dues-paying members who could be American Income and National Income Life policyholders. Our mission here in Washington is to set the atmosphere to make our products and services available to AFL-CIO members and working families throughout the U.S., Canada and New Zealand. Aiding in this mission, besides attending countless meetings and conferences, we publish two monthly labor newsletters, one for the U.S., the other for Canada.



FROM THE DESK OF:
Jules Pagano
Vice President of
American Income Life

"They can do all because they think they can."

— Virgil

with working families is the use of introduction and recommendation letters from Labor Advisory Board members to their locals and councils. These letters acknowledge our Companies, AIL and NILICO, as the "all-union" companies which have collective-bargaining arrangements with the Office of Professional Employees International Union (OPEIU), the Communications Energy and Paperworkers Union of Canada (CEP) and the Office and Technical Employees Union (OTEU).

3. With the assistance and guidance of AIL officers and labor board members, we keep a liaison with

Congress, the House of Representatives and the Senate, to support and inform those bodies about the welfare and concerns of working families. We also keep them abreast of trade-union issues, credit union issues and association concerns. All of those who work for a living in the United States should know that American Income and

National Income Life are on their side.

This is all possible because the field force and sales support team of AIL and NILICO are out there everyday doing their jobs — because it is what they do — making our products and services available to all working families throughout the U.S., Canada and New Zealand.

Due to the excellence of your activity this office has a good reputation, which makes American Income and National Income more effective within the labor movement and government.

Promoted To Supervising Agent

Peter Athas Wittenbach-Ostrovsky Mississippi	Covey Atkinson Rick Altig South Dakota	Rogelio Avila Lloyd Fitzgerald Texas	John Barr Wittenbach-Ostrovsky Mississippi	Kristina Bayardelle Eric Giglione New Jersey	Jeff Brown Robert Smith Oklahoma
Kendal Burns Kevin Pawlowski Texas	William Calhoun Bill Jennings Colorado	Harold Canter Rick Altig Oregon	Maria Carvalho Furer-Whittinghill California	David Cole James Surace Ohio	Harold Cowden Hancock-Boles Indiana
Michael Copek Eric Giglione New Jersey	Matthew Dabler James Surace Ohio	David Dammarell Rick Altig Washington	Derek Dandy Ali Shahrak North Carolina	John Davis Rick Altig Washington	Lisa Eaves Rick Altig Tennessee
Elizabeth Eden Bill Jennings Colorado	Philip Eldredge Allan Jennings Utah	Elder Erfeldt Rick Altig Oregon	Todd Faulkner Ali Shahrak North Carolina	Chad Finnelly Scott Smith Indiana	Frank Fisher Hughes-Parekh South Carolina
Ian Flynn Joshua Chalom Ontario	Christopher Falmer Dennis Ishler Pennsylvania	Alice Gilbert Bill Jennings Colorado	Lesley Hunt Bill Jennings Colorado	Wan Jang Rick Altig Washington	Immanuel Jarvis Ali Shahrak North Carolina
Scott Jordan Wittenbach-Ostrovsky Mississippi	Jamie Kuras Cohen-Hartman Arizona	Kevin Leonard Scott Smith Indiana	Frank Lindal Rick Altig Manitoba	Lisa Lund Bill Jennings Colorado	Mitchell Mellin Eric Giglione New Jersey
William Miller Rick Altig South Dakota	John Muro Guy Rouelle New Hampshire	Brian Moody Ali Shahrak North Carolina	Jeremy Muzry Genezer-Bitman Illinois	Beatrice Myers-Nelson Rick Altig Tennessee	Ryan Naylor James Surace Ohio
Dustin Nell Allan Jennings Utah	Christopher Nester Robert Smith Oklahoma	Ryan Owen Ed Orill Texas	James Parker Hancock-Boles Indiana	Jeffrey Pirzinger Dennis Ishler Pennsylvania	Jeremy Pitts Tim Schroeder Louisiana
Diogenes Powerie Marc Zipper Florida	Dana Pyle Rick Altig Washington	James Rassinier Kevin Pawlowski Texas	Thomas Reddoch Kevin Pawlowski Texas	Jacquelyn Reid Genezer-Bitman Illinois	Alexander Ricci Eric Giglione New Jersey
Aaron Samples Ed Orill Texas	Yanic Santos Genezer-Bitman Illinois	Jan-Erik Saue Cohen-Hartman Arizona	Richard Spice Altig-Martyn Ontario	Gabriel Springer Marc Morton Ohio	Douglas Stroup Tim Schroeder Louisiana
Jabez Wong Joshua Chalom Ontario	Jason Wooten Ed Orill Texas	Branson Zisk Allan Jennings Utah			

Promoted To General Agent

Pearl Borks Larry Genezer Kansas	Thomas Camarda Eric Giglione New Jersey	Steve Coulson Joshua Chalom Ontario	Danny Desentz Scott Smith Michigan	Lincoln Fischer Rick Altig Tennessee	Laurie Gruber Joseph Manone Wisconsin
Eric Guirou Ali Shahrak North Carolina	Michael Ham Robert Glover Georgia	Elizabeth Hodgson Joshua Chalom Ontario	Samuel James Wittenbach-Ostrovsky Mississippi	Anna Kahrel Daniel Zeol Missouri	John Martinez Bill Jennings Colorado
Gene Noury Daniel Zeol Rhode Island	Kendra Roberts Eric Giglione Pennsylvania	Jacqueline Robinson Giglione-Brister Rhode Island	Ira Silverman Eric Giglione New Jersey	Lorraine Stappan Scott Smith Michigan	Keith Zabrocki Marc Morton Ohio

Promoted To Master General Agent

Daniel Bramley Guy Rouelle Vermont	Errol Doerr Rick Altig South Dakota	Richard Mok William Jennings Colorado	Dennis Zajackowski James Surace Ohio
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INDIVIDUAL PRODUCERS



1. Marcellus Adams
Salt Lake City, UT



2. Al-Karim Walji
Calgary, AB



3. Timothy Cruise
Woodridge, IL



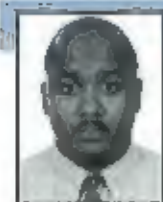
4. Russell Morris
Jacksonville, FL



5. Ruben Soberanes
Concord, CA



6. Lance Brown
Las Vegas, NV



7. John Rice
Concord, CA



8. Brian Traboulay
Burnaby, BC



9. Ramin Maghsoud
Irving, TX



10. Michael Kolasa
Gaithersburg, MD

INDIVIDUAL PRODUCERS

May Qualifiers

All Time Record to Beat					
Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.	MGA	SGA
Name	Net ALP	NG*	Rtn		
1. Marcellus Adams	\$34,980		74.1	Marcellus Adams	Allan Jennings
2. Al-Karim Walji	20,460		83.7	Malinda-Rae Lyse	Rick Altig
3. Timothy Cruise	19,769		72.9	Eric Nichols	Scott Smith
4. Russell Morris	18,614	100			Marc Zipper
5. Ruben Soberanes	17,519		78.8		Jatott-Foti
6. Lance Brown	17,485		68.2	Darren Miller	Cohen-Hartman
7. John Rice	16,744		67.6	Doreen Ryan-Foti	Jatott-Foti
8. Brian Traboulay	16,336		87.8	Brian Traboulay	Rick Altig
9. Ramin Maghsoud	15,892		77.1		Vlad Basov
10. Michael Kolasa	15,491	98		Innocent Okeke	Matt Blumert
11. Todd Kubes	15,413	100		Rob Hay	Rick Altig
12. Christopher Cummings	15,300		69.0		Giglione-Brister
13. Gregory Siard	15,274	96		Paul Rumbuc	Durhon Oldham
14. Marlon Underwood	15,035		72.7	Marlon Underwood	Scott Smith
15. Kendra Roberts	15,028	89		Robert Delesky	Eric Giglione
16. Patrick Parisi	14,974		69.4		Lisa D'Amico
17. Abdulrazzaq Ahmed	14,793		67.8	Abdulrazzaq Ahmed	Scott Smith
18. Sara Beckly	14,590	99		Jeffery Churchfield	Rick Altig
19. Rodney Thompson	14,482	96			Wittenbach-Ostrovsky
20. Gregory Jeffers	14,337	86		John Baldo	Eric Giglione
21. Alan Reyes	14,301	96			Nicholas Nitkowski
22. Christine Hujber	14,295	94		John Baldo	Eric Giglione
23. Julie Wells	13,998		68.3	Nickolay Gusev	Vlad Basov
24. Paul Lee	13,892	95		John McCreary	Furer-Whittinghill
25. Larry Adebasin	13,877		82.3		Matt Blumert
26. Raymond Lau	13,838		69.5		Rick Altig
27. Rene Sheir	13,697	100		Roger Fung	Rick Altig
28. Sharon Galvin	13,638	82			Giglione-Brister
29. Christopher Folmer	13,599	95		Scott Shirk	Dennis Ishler
30. Jay Dow	13,390	91		Paula Cooper	Rick Altig
31. Daniel Mahany	13,323	93		Eric Neal	Geneser-Bitman
32. Joey Kennedy	13,236		73.1	Gary Williams	Rick Altig
33. Michael Huber	13,216		65.6	Margaret Harrison	Joshua Chalom
34. Jeffrey Balsar	13,183	97		William Faaster	Ed Orell
35. Joshua Robinson	13,129		72.3	Leslie Taylor	Geneser-Bitman
36. Daniel Smith	13,078	94			Giglione-Brister
37. Keith Zabrocki	12,722	91			Marc Morton
38. Douglas Stroup	12,584	85		Bruce Hennick	Tim Schroeder
39. Benjamin Mancillas	12,578		73.3		Joseph Manone
40. Darrell Ballard	12,457		68.6	Doreen Ryan-Foti	Jatott-Foti
41. Anita St.Arnaud	12,401		76.1	Christine Hartman	Cohen-Hartman
42. Shannon Lee	12,316	93		James Logan	Hughes-Parekh
43. Steven Hamm	12,306	92		John Baldo	Eric Giglione
44. Micha Pellicciotta	12,293	100		John Huber	Eric Giglione
45. David Bunton	12,238	98		Scott Sonnenberg	Larry Geneser
46. Maria Esposito	12,221		70.5	Christine Hartman	Cohen-Hartman
47. Meneluo Perakis	12,220		65.1	David Wang	Scott Smith
48. Jacqueline Robinson	12,169	82			Giglione-Brister
49. Floyd Wilmoth	12,116	100		John Baldo	Eric Giglione
50. Mark Reddington	12,088		76.7	Paul Rumbuc	Durhon Oldham

* Percentage of Net to Gross

INDIVIDUAL PRODUCERS

COMMUNITY INVOLVEMENT

All Time Record to Beat

Timothy Cruise	Net ALP \$242,696	Year 2000
Name	Net ALP	NG*
* 1. Marlon Underwood	\$81,093	
* 2. James Dattilo	76,053	
* 3. Timothy Cruise	71,297	
* 4. Jefferson Moyers	70,792	82
* 5. Marcellus Adams	69,435	
* 6. Al-Karim Walji	67,246	
* 7. Jim Bianchi	64,013	
* 8. Joshua Robinson	61,382	
* 9. John Reinbott	61,102	
* 10. Kelly McDonald	60,485	
11. Ramin Maghsoud	60,212	
12. John Rice	59,913	
13. Ruben Soberanes	59,784	
14. DeMario Cooper	59,762	
15. David Wang	59,533	
16. Marc Rosen	59,234	
17. Joey Kennedy	59,131	
18. Duane Roth	58,432	
19. Lance Brown	58,199	
20. Jennifer Baron	57,681	91
21. Erik Martinez	57,202	
22. Kendra Roberts	56,559	89
23. Julie Wells	56,171	
24. Mitchell Clem	56,097	
25. Jeff Hermes	55,243	77
26. Matthew Wolfanger	55,243	
27. Stephen Smithers	54,925	84
28. Keith Zabrocki	54,891	91
29. Leslie Taylor	54,552	
30. Joseph Ricci	53,789	86
31. Steven Greer	53,309	
32. Mark Bleier	52,982	
33. Steve Fujitani	52,941	
34. Emmanuelle Fantoli	52,127	89
35. Moneesha Smith	51,709	
36. Anita St.Arnaud	50,925	
37. Andrew Rossberg	50,762	
38. Charles Todd	50,623	
39. Joseph Schofield	49,854	83
40. Charles Otero	49,684	
41. Joseph Moore	49,524	
42. Roland Parker	49,252	
43. Donald Spence	48,307	
44. Camy Smith	48,068	81
45. Steven Calver	47,869	
46. Eric Guinn	47,618	88
47. Carl Boldon	47,217	
48. Stephen Momberg	46,997	
49. Scott Remyey	46,921	
50. Raymond Lau	46,148	

YTD Qualifiers

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Marlon Underwood	\$81,093		72.7	Marlon Underwood	Scott Smith
* 2. James Dattilo	76,053		77.5	James Dattilo	Marc Zipper
* 3. Timothy Cruise	71,297		72.9	Eric Nichols	Scott Smith
* 4. Jefferson Moyers	70,792	82		Elchin Bagirov	Ali Shahrak
* 5. Marcellus Adams	69,435		74.1	Marcellus Adams	Allan Jennings
* 6. Al-Karim Walji	67,246		83.7	Melinda-Rae Lyse	Rick Altig
* 7. Jim Bianchi	64,013		81.3	Paul Rumbuc	Durhon Oldham
* 8. Joshua Robinson	61,382		72.3	Leslie Taylor	Geneser-Bitman
* 9. John Reinbott	61,102		86.5	Leanne Hughes	Eric Giglione
* 10. Kelly McDonald	60,485		64.0		Jatofi-Foti
11. Ramin Maghsoud	60,212		77.1		Vlad Basov
12. John Rice	59,913		67.6	Doreen Ryan-Foti	Jatofi-Foti
13. Ruben Soberanes	59,784		78.8		Jatofi-Foti
14. DeMario Cooper	59,762		67.5	DeMario Cooper	Geneser-Bitman
15. David Wang	59,533		72.0	David Wang	Scott Smith
16. Marc Rosen	59,234		72.2	Jeffrey Dinocento	Eric Giglione
17. Joey Kennedy	59,131		73.1	Gary Williams	Rick Altig
18. Duane Roth	58,432		69.9	Eric Neal	Geneser-Bitman
19. Lance Brown	58,199		68.2	Darren Miller	Cohen-Hartman
20. Jennifer Baron	57,681	91		William Cook	Tom Williams
21. Erik Martinez	57,202		86.3	Eric Neal	Geneser-Bitman
22. Kendra Roberts	56,559	89		Robert Delesky	Eric Giglione
23. Julie Wells	56,171		68.3	Nickolay Gusev	Vlad Basov
24. Mitchell Clem	56,097		76.7	Nickolay Gusev	Vlad Basov
25. Jeff Hermes	55,243	77		Don Goodwin	Kevin Pawlowski
26. Matthew Wolfanger	55,243		84.5	Paul Rumbuc	Durhon Oldham
27. Stephen Smithers	54,925	84		Stephen Smithers	Vlad Basov
28. Keith Zabrocki	54,891	91		Bruce Hennick	Marc Morton
29. Leslie Taylor	54,552		73.5	Leslie Taylor	Geneser-Bitman
30. Joseph Ricci	53,789	86		Jeffrey Dinocento	Eric Giglione
31. Steven Greer	53,309		86.5	Paul Rumbuc	Durhon Oldham
32. Mark Bleier	52,982		79.9		Gary Bleier
33. Steve Fujitani	52,941		82.8	Dennis Muth	Rick Altig
34. Emmanuelle Fantoli	52,127	89		David Iriye	David Cohen
35. Moneesha Smith	51,709		76.1	John Huber	Eric Giglione
36. Anita St.Arnaud	50,925		76.1	Christine Hartman	Cohen-Hartman
37. Andrew Rossberg	50,762		90.4	Theodore Pappas	Richard Ruff
38. Charles Todd	50,623		71.9	Charles Todd	Scott Smith
39. Joseph Schofield	49,854	83		Kevin Bukatman	Eric Giglione
40. Charles Otero	49,684		91.2	Jonathan Saluk	Richard Ruff
41. Joseph Moore	49,524		79.9	John McCreary	Furer-Whittinghill
42. Roland Parker	49,252		79.1		Tom Williams
43. Donald Spence	48,307		75.6		Ramin Kouladji
44. Camy Smith	48,068	81		Danny Mayorga	Tom Williams
45. Steven Calver	47,869		86.2		Steve Friedlander
46. Eric Guinn	47,618	88		Derek Hartley	Ali Shahrak
47. Carl Boldon	47,217		75.8	Robert Olson	Scott Smith
48. Stephen Momberg	46,997		66.6	Jeffory Churchfield	Rick Altig
49. Scott Remyey	46,921		72.7	Jeffrey Dinocento	Eric Giglione
50. Raymond Lau	46,148		69.5	Roger Fung	Rick Altig

* Percentage of Net to Gross

MONETARY DONATIONS

American Income Life

- Contributed \$1,500 to the CWA's Newspaper Guild.

Rick Altig Agency

- Gave \$350 to the AITMF Golf Tournament.
- Donated \$250 to the TUAC 501 Golf Tournament.
- Contributed \$260 to the IBT 519 Golf Tournament.
- Donated \$107 to the CPPA.
- Donated \$500 for MFL donations to the United Way.
- Gave \$500 to the May Works.
- Contributed \$500 to CHOICES.
- Donated \$1,000 for the Labour History Library.
- Donated \$1,000 to the Labour Christmas Tree.
- Gave \$400 to the Duluth DADS day event.
- Contributed \$100 to the Clarksville Firefighter Association.
- Contributed \$137 to the USWA Golf Tournament.
- Donated \$500 to the Ottawa District Labour Council.
- Sponsored the Portland Labour Council Union Food Drive with a \$200 donation.
- Contributed \$200 to the Roseburg Labour Council.
- Gave \$200 to the Medford Labour Council.
- Donated \$50 to the IBT 325.
- Donated \$100 to the SMW 66.
- Contributed \$550 WSHFA Firefighters of the Year dinner.
- Donated \$275 to the Memphis Firefighters.
- Contributed \$500 to the IBT/JC 36 Golf Tournament.
- Gave \$100 to the Portland Labour Council picnic.

Gary Bleier Agency

- Gave \$1,000 along with the Joseph Manone Agency to the Association of Wisconsin Snowmobile Club scholarship fund.

David Cohen Agency

- Gave \$200 to the IAM 727 strike fund.
- Donated \$350 to the Citrus Belt Bowling Association Annual Tournament.
- Contributed \$350 to the Citrus Belt Women's Bowling Association Annual Tournament.
- Donated \$5,000 for a hole-in-one at the SEIU 434 Golf Tournament.

Lisa D'Amico Agency

- Gave \$55 to the Mon Valley Chapter of Credit Unions Golf Outing.
- Donated \$100 to the UMWA 2 picnic.

Lloyd Fitzgerald Agency

- Gave \$25 to the Texas Military Institute Project Graduation.
- Donated \$100 to the DAD Golf Tournament.
- Contributed \$125 to the AFL-CIO Council.
- Gave \$100 to the Caesar Chavez scholarship fund.

Furer-Whittinghill Agency

- Gave \$200 to the IBEW Local 569 picnic.
- Donated \$250 to the Torrey Pines Golf Tournament.
- Contributed \$150 to the Imperial County Credit Union Convention.
- Donated \$1,000 to the 100th Anniversary Imperial County Labor Council dinner.

Mark Hancock Agency

- Gave \$100 to the Teamster Local 135 Children's Annual Bass Fishing Tournament.
- Donated \$500 to the United Way and the Central Indiana Labor Council Golf Outing.
- Contributed \$150 to sponsor Indiana Labor's Golf Outing.

Hancock-Boles Agency

- Donated \$100 to the American Cancer Society Relay for Life.
- Gave \$75 to the Ohio Community Labor Support.
- Contributed \$300 AFL-CIO Community Liaison.
- Gave \$1,000 to the IBT 89 scholarship fund.
- Donated \$500 to the Friends of Flannery.
- Donated \$100 to the DSSM/AFL-CIO Golf Outing.
- Gave \$100 to the Ohio State Council of Machinists.
- Contributed \$695 to the Kentucky Labor Management School.
- Donated \$500 to the Greater Louisville Central Labor Council Labor Day picnic.

Jatofi-Foti Agency

- Gave \$400 to the Teamster Assistance Program.
- Donated \$30 to the ILWU FSC FCU.
- Contributed \$2,000 to the Operating Engineers Local 3.
- Donated \$436 to the CWA.
- Donated \$400 to the Lt. Governor of California Bustamante Committee.
- Contributed \$125 to the AmVets Post 56.

Ramin Kouladji Agency

- Gave \$1,000 to the Bursary for the New Brunswick Federation of Labor.
- Donated \$500 to the Bursary for the Cape Breton Building Trades.
- Contributed \$250 to the NBLPNA Convention.
- Donated \$300 to the CUPE of New Brunswick.

Robert Smith Agency

- Gave \$250 to the Oklahoma Country APRI Chapter.
- Donated \$250 to the AFL-CIO "Labor and Friends" barbecue.
- Contributed \$500 to the Oklahoma Building and Construction Trades Council Convention.
- Donated \$350 to the DAD's day golf tournament.

Total \$29,195

RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT
Marcellus Adams	Allan Jennings	\$6,646
Al-Karim Walji	Rick Allig	\$4,092
Timothy Cruise	Scott Smith	\$3,361
Ruben Soberanas	Jatoff-Foti	\$3,329
Brian Trebutay	Rick Allig	\$3,267
Ramin Maghsoud	Vlad Basov	\$3,020
Russell Morris	Marc Zipper	\$2,978
Lance Brown	Cohen-Hartman	\$2,798
Larry Adabesin	Matt Blument	\$2,776
John Rice	Jatoff-Foti	\$2,679
Christopher Cummings	Wittenbach-Ostrowsky	\$2,601
Marion Underwood	Scott Smith	\$2,558
Patrick Parisi	Lisa D'Amico	\$2,548
Kevin Appasamy	Rick Allig	\$2,499
Michael Kolasa	Matt Blument	\$2,479
Todd Kubas	Rick Allig	\$2,466
Gregory Siard	Durham Oldham	\$2,444
Kendra Roberts	Eric Giglione	\$2,404
Abdurazzaq Ahmed	Scott Smith	\$2,367
Anita St Arnaud	Cohen-Hartman	\$2,356
Raymond Lau	Rick Allig	\$2,353
Sara Beckly	Rick Allig	\$2,334
Rodney Thompson	Wittenbach-Ostrowsky	\$2,317
Mark Raddington	Durham Oldham	\$2,297
Gregory Jeffers	Eric Giglione	\$2,294
Alan Reyes	Nick Mikowski	\$2,288
Christine Hujber	Eric Giglione	\$2,287
Jim Fahar	David Cohen	\$2,251
Joey Kennedy	Rick Allig	\$2,250
Julie Wells	Vlad Basov	\$2,240
Joshua Robinson	Geneser-Bitman	\$2,232
Paul Lee	Furer-Whittinghill	\$2,223
Andrew Rossberg	Richard Ruti	\$2,215
Kouassi Apiah	Rick Allig	\$2,195
Sharon Galvin	Giglione-Bristler	\$2,182
Christopher Folmer	Dennis Ishler	\$2,176
Matthew Wolfanger	Durham Oldham	\$2,149
Jay Dow	Rick Allig	\$2,142
Benjamin Mancillas	Joseph Manone	\$2,138
Daniel Mshany	Geneser-Bitman	\$2,132
Michael Huber	Josh Chalom	\$2,115
Jeffrey Baisur	Ed Orell	\$2,109
Daniel Smith	Giglione-Bristler	\$2,093
Mark Bleier	Gary Bleier	\$2,090
Monaesha Smith	Eric Giglione	\$2,089
Maria Esposito	Cohen-Hartman	\$2,078
George Sturgo	Ramin Kouladji	\$2,051
Keith Zabrocki	Marc Morton	\$2,036
Steven Greer	Durham Oldham	\$2,016
Michael Saracino	Dennis Ishler	\$2,014
Douglas Sirop	Tim Schroeder	\$2,013
Russell Chang	Rick Allig	\$2,010
Darrell Ballard	Jatoff-Foti	\$1,993
Jim Bianchi	Durham Oldham	\$1,989
Shannon Lee	Hughes-Parekh	\$1,971
Steven Hamm	Eric Giglione	\$1,969
Michael Pellicciolite	Eric Giglione	\$1,967
Dean Beaucauge	Larry Geneser	\$1,965
David Binton	Larry Geneser	\$1,958
Meneluo Perakis	Scott Smith	\$1,955
Jacquelin Robinson	Giglione-Bristler	\$1,947
Floyd Wilmoth	Eric Giglione	\$1,939
Francisco Perez	Eric Giglione	\$1,938
Mitchell Clem	Vlad Basov	\$1,937
John Reinbolt	Eric Giglione	\$1,932
Machelle Berry	Jatoff-Foti	\$1,925
Andre Abramovich	Rick Allig	\$1,917
Steve Fujitani	Rick Allig	\$1,913
Christine Hartman	Cohen-Hartman	\$1,888
Lynn Erickson	David Cohen	\$1,888
Wai-Ming Wong	Rick Allig	\$1,884
Duane Roth	Geneser-Bitman	\$1,880
James Dattilo	Marc Zipper	\$1,868
Sam Harloroad	Hancock-Boles	\$1,845
Rudi Camenzind	David Cohen	\$1,827
Tracy Haden	Kevin Pawlowski	\$1,804
Kim Wilhelm	Rick Allig	\$1,785
Caney Smith	Tom Williams	\$1,785
Hal Herman	Durham Oldham	\$1,782
Michael Morris	Scott Smith	\$1,765
Charles Fitzhugh	Larry Geneser	\$1,763
Alexander Ricci	Eric Giglione	\$1,761

RETENTION BONUS

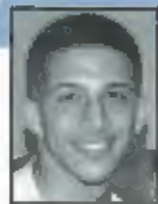
QUALIFIER	AGENCY	AMOUNT
Clifford Carroff	Geneser-Bitman	\$1,750
Charlie Khoury	Rick Allig	\$1,727
David Ragland	Ed Orell	\$1,726
Harrison White	Rick Allig	\$1,726
Larry Bures	David Cohen	\$1,720
Patrick Coughlin	Bill Jennings	\$1,717
Mark McGraw	Ed Orell	\$1,708
Michael Cole	Rick Allig	\$1,701
Lawrence Ohms	Dan Zaoli	\$1,698
Jennifer Baron	Bob Glover	\$1,691
Karlene Gray	Marc Zipper	\$1,688
David Williams	Marc Morton	\$1,684
James Biefnick	Jatoff-Foti	\$1,684
Britt Einfeldt	Eric Giglione	\$1,675
Jakob Schneider	Rick Allig	\$1,673
Jacquelyn Eubanks	Eric Giglione	\$1,668
Jeremy Pitts	David Cohen	\$1,657
Paul Goddard	Marc Morton	\$1,648
Peter Hamm	Scott Smith	\$1,648
Philip Eldredge	Hancock-Boles	\$1,646
Joseph Campbell	Vlad Basov	\$1,646
Peter Highberg	Rick Allig	\$1,644
Anthony Thomas	Geneser-Bitman	\$1,632
Christopher Parish	Furer-Whittinghill	\$1,628
Robin Elliott	Jatoff-Foti	\$1,623
David Jackson	Eric Giglione	\$1,617
James Schneider	Scott Smith	\$1,616
Timothy Rickard	Rick Allig	\$1,611
Joseph Decapida	Lloyd Fitzgerald	\$1,605
Jefferson Moyers	Rick Allig	\$1,597
Lyn Lau	Ali Shahrak	\$1,588
Steve Douthit	James Surace	\$1,588
Eduard Gonzalez	Rick Allig	\$1,582
Monica Jackson	Ed Orell	\$1,582
Ashoka Pradhan	Rick Allig	\$1,575
Matthew Karakaados	Ramin Kouladji	\$1,573
Paul Bodinizzo	Rick Allig	\$1,563
Darren Miller	Tom Williams	\$1,555
Joseph Schofield	Robert Smith	\$1,551
Shannon Richardson	Tom Williams	\$1,545
Merari Rodriguez	Larry Geneser	\$1,541
Roland Parker	Rick Allig	\$1,540
Robert Olive	Vlad Basov	\$1,539
Elizabeth Eden	Eric Giglione	\$1,539
Brian Andres	Tom Williams	\$1,532
Peter Laes	Robert Patterson	\$1,530
Nancy DeLeon	Rick Allig	\$1,514
Stephan Smithers	Eric Giglione	\$1,513
Diana Fenich	Rick Allig	\$1,512
Yanic Santos	Rick Allig	\$1,508
Shelagh Keleyhers	Allig-Martyn	\$1,506
Jammy Wallace	Rick Allig	\$1,505
James Urton	Hancock-Boles	\$1,503
Shamshinder Sidhu	Rick Allig	\$1,492
Donavan Locklear	Larry Geneser	\$1,481
Corey Friesen	Geneser-Bitman	\$1,479
Ann Lindberg	Eric Giglione	\$1,472
Jinzhou Zhao	Joseph Manone	\$1,462
Rick Hotz	Allig-Martyn	\$1,461
Leslie Benson	Ali Shahrak	\$1,458
Robin Meyers Husen	Steve Friedlander	\$1,455
Preeti Sahgal	Eric Giglione	\$1,454
Michael Soosoo	Nick Mikowski	\$1,454
Hugo Rust	Chris Lafond	\$1,437
George Vrbar	Joseph Manone	\$1,424
Christopher Hernandez	Rick Allig	\$1,418
Marcus Bautista	Eric Giglione	\$1,416
Harpreet Gujral	Eric Giglione	\$1,408
Gary Hausman	Gary Bleier	\$1,404
Louis Renaud	Rick Allig	\$1,398
Kaif Ismail	Larry Geneser	\$1,396
Robert Tooley	Geneser-Bitman	\$1,394
Bret Fels	Jatoff-Foti	\$1,394
Jerrel Thornton	David Cohen	\$1,390
Richard Pepperine	Scott Smith	\$1,389
Shannon Burke	Hancock-Boles	\$1,383
Kindra Bourna	Larry Geneser	\$1,380
Vincent Gullory	Robert Smith	\$1,375
Don Buttery	David Cohen	\$1,373
Joshua Geary	Steve Friedlander	\$1,373
William Dauphine	Marc Morton	\$1,369
Nestor Aramayo	Geneser-Bitman	\$1,366

QUALIFIER	AGENCY	AMOUNT
Ugo Mamugi	Eric Giglione	\$1,142
Theodore Pappas	Richard Ruti	\$1,139
Myra Diaz	Bill Jennings	\$1,138
Catherine Ahlers	Hancock-Boles	\$1,137
Francisco Ponce	Matt Blument	\$1,136
Thomas Camarda	Eric Giglione	\$1,135
DeMario Cooper	Geneser-Bitman	\$1,131
Hasan Byfyku	Rick Allig	\$1,129
David Wang	Scott Smith	\$1,125
Jerry Hartnett	Marc Morton	\$1,123
Thomas Reddock	Kevin Pawlowski	\$1,123
Richard Stafford	Billy Faulkner	\$1,121
Adam Lukes	Geneser-Bitman	\$1,121
Frank Lindal	Rick Allig	\$1,120
Stephen Momborg	Rick Allig	\$1,120
Jeffrey Pezinger	Rick Allig	\$1,118
Lavi Troyer	James Surace	\$1,117
Devin Helps	Rick Allig	\$1,114
Carrie Taylor	Bill Jennings	\$1,113
Tim Smith	Durham Oldham	\$1,108
Edwina Taktad	Steve Friedlander	\$1,105
John Clark	Durham Oldham	\$1,101
Vinood Singh	Tom Williams	\$1,095
Leslie Bernard	Durham Oldham	\$1,093
Kevin Mendizabal	Eric Giglione	\$1,091
James Holloway	Geneser-Bitman	\$1,089
Daryl Wilkens	Rick Allig	\$1,088
Ion Stant	Rick Allig	\$1,087
Tomas Thundiyi	Scott Smith	\$1,087
William Cathoun	Bill Jennings	\$1,086
Spencer Rogers	Ali Shahrak	\$1,084
Rini Hadilaksana	David Cohen	\$1,081
Saisme Berhe	Hughes-Parekh	\$1,080
Louis Racz	Eric Giglione	\$1,080
Joseph O'Connor	Eric Giglione	\$1,073
Richard Cerro	Eric Giglione	\$1,071
Lawrence Teramoro	Scott Smith	\$1,070
Vedran Pipinic	Richard Ruti	\$1,068
David Mah	Rick Allig	\$1,065
Rhonda Shaffer	Durham Oldham	\$1,063
Duane Beutler	Rick Allig	\$1,061
Daniel Bramley	Guy Rouelle	\$1,059
Shen Lange	Scott Smith	\$1,056
Maria Carvalho	Furer-Whittinghill	\$1,056
Jason Dickson	Lisa D'Amico	\$1,055
Charles Casper	Furer-Whittinghill	\$1,051
Andrea Granda	Robert Patterson	\$1,048
Ryan Hungate	Mark Hancock	\$1,048
Jubani Adranjio	Furer-Whittinghill	\$1,047
Damon Richardson	Larry Geneser	\$1,045
Byron Watson	Geneser-Bitman	\$1,042
Mark Demone	Marc Morton	\$1,040
Krista Thorne	Cohen-Hartman	\$1,030
Jeff Spanaus	Gary Bleier	\$1,026
Eugene Heider	Lloyd Fitzgerald	\$1,016
Robert Ulmich	Jatoff-Foti	\$1,005
Sylvia Johnson	Tyrone Conard	\$994
Heeman Liberman	Lisa D'Amico	\$972
Keri Booze	Vlad Basov	\$970
Noah Staker	Hancock-Boles	\$960
John Franklin	David Cohen	\$957
John Claxton	Hughes-Parekh	\$953
Xiang Hong Li	Rick Allig	\$949
Alan Waters	Rick Allig	\$918
Lerry Frye	Larry Geneser	\$879
Eddie Dhillon	Scott Smith	\$876
Mitchell Millin	Eric Giglione	\$876
Christopher Shann	Eric Giglione	\$872
Anthony Owens	Robert Patterson	\$871
Joseph Frye	Marc Morton	\$870
Charles Otero	Richard Ruti	\$870
Melissa Cookley	Allig-Martyn	\$866
Richard Morabito	Eric Giglione	\$863
Brian Bowers	Eric Giglione	\$862
Lori Turpanj	Rick Allig	\$861
Eric Giglione	Rick Allig	\$861
Sean Coggins	Eric Giglione	\$860
Matthew Dahler	Cohen-Hartman	\$859
William Thompson	James Surace	\$857
John Balezza	Hancock-Boles	\$856
Broderick Adderley	Marc Zipper	\$855
Tom Williams	Tom Williams	\$854

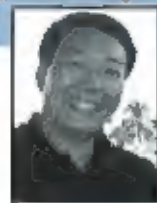
QUALIFIER	AGENCY	AMOUNT
Richard Becker	Eric Giglione	\$622
Mark Ricci	Eric Giglione	\$614
David Olson	Rick Allig	\$612
Stacy Carter	Dennis Ishler	\$612
Susan Bergh	Eric Giglione	\$602
Waldemar Jonsson	Rick Allig	\$590
James Woodruff	Larry Geneser	\$587
Matthew Petty	Marc Morton	\$586
Dale Cheney	Allig-Martyn	\$566
Jeanne Interthal	Lisa D'Amico	\$565
Darnani Singleton	Eric Giglione	\$542
Jessie Crevoisier	Tyrone Conard	\$490
Thomas Alligood	Hughes-Parekh	\$490
Robert Moorhead	Rick Allig	\$488
David Hutton	Bill Jennings	\$488
Marianne Schults	Rick Allig	\$487
William Ribore	Larry Geneser	\$486
Lesley Hunt	Bill Jennings	\$484
George Seltzer	Rick Allig	\$483
Joseph Larsen	Allig-Martyn	\$483
Jeffrey De Graw	Scott Smith	\$481
Chris Korus	Cohen-Hartman	\$478
Robert Rangel	Bill Jennings	\$477
Jeffrey Robinson	Scott Smith	\$477
Mercodias Webb	David Cohen	\$477
Glen Reynolds	Hughes-Parekh	\$476
Paul DaSilva	Giglione-Bristler	\$476
Lisa Walker	Allig-Martyn	\$474
Ron Parpara	Rick Allig	\$473
Robert Tierney	Mark Hancock	\$472
Jeremiah Johnson	Gary Bleier	\$472
Kendal Burns	Kevin Pawlowski	\$471
Eric Grier	Eric Giglione	\$470
Jeremy Baker	Larry Geneser	\$467
Darron Brink	Vlad Basov	\$466
Amy Snyder	Tom Williams	\$466
Perry Langelle	Rick Allig	\$464
Frank Mascilli	James Surace	\$463
David Cole	James Surace	\$462
David Jennings	Durham Oldham	\$462
Athens Hammond	Bill Jennings	\$457
Benaiah Prior	Rick Allig	\$457
Tommie Clark	Marc Morton	\$455
Grant Walters	Marc Morton	\$454
David Turlington	Ali Shahrak	\$452
Michael Marcuse	Dennis Ishler	\$450
Pablo Pirella	Scott Smith	\$448
Matthew Lanizy	Scott Smith	\$447
Damian Gundlick	Scott Smith	\$444
Shahzad Khokhar	Josh Chalom	\$441
Timothy Maurer	Marc Zipper	\$441
Vivian Reiser	Jatoff-Foti	\$441
Matthew Bonderud	Marc Zipper	\$441
David Tam	Rick Allig	\$437
Lori Porter	Mark Hancock	\$436
Christopher McCarthy	Scott Smith	\$435
Beatrice Myers Nelson	Rick Allig	\$434
Maria Fullerton	Scott Smith	\$433
Rakesh Rekhi	Giglione-Bristler	\$431
Robert Bingham	Richard Ruti	\$430
Gregory Kriet	Rick Allig	\$429
Craig Nugara	Rick Allig	\$429
Brad Napoli	Eric Giglione	\$427
Anthony Walthour	Scott Smith	\$426
Handas Gori	Rick Allig	\$425
Jeremy Muzzy	Geneser-Bitman	\$425
Charles Beaver	Lloyd Fitzgerald	\$423
Travis Price	Rick Allig	\$421
Matthew Schrimpf	Larry Geneser	\$421
Lori Swords	Marc Morton	\$421
James Oslo	Durham Oldham	\$421
Gregory Sweet	Geneser-Bitman	\$365
Jean Cardinali	Rick Allig	\$380
Roman Berman	Giglione-Bristler	\$345
Jon Parker	Kevin Pawlowski	\$335
Isaiah May	Wittenbach-Ostrowsky	\$333
Lee Smith	Marc Zipper	\$332

Total Bonus Paid Out
\$602,218

SUPERVISING AGENTS



1. Camy Smith
Ft. Lauderdale, FL



2. Michael Grim
Kaneohe, HI



3. Jerome Tudos
St. Louis, MO

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Camy Smith	\$33,973	\$45,874	94		5	Danny Mayorga	Tom Williams
2. Michael Grim	21,367	28,106		65.0	4	Rory Lee	Rick Altig
3. Jerome Tudos	14,507	21,350	98		2	Scott Sonnenberg	Larry Geneser
4. Shannon Lee	13,424	26,902	97		3	James Logan	Hughes-Parekh
5. Karim Ross	13,067	15,006	91		2	Eric Nichols	Scott Smith

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Michael Grim	\$63,311	\$95,719		65.0	4	Rory Lee	Rick Altig
2. Camy Smith	60,284	89,201	94		5	Danny Mayorga	Tom Williams
3. Edmundo Martinez	48,313	74,471		68.1	3	Christine Hartman	Cohen-Hartman
4. Clifford Carroll	42,976	68,143	87		3	Darren Miller	Cohen-Hartman
5. Jessica Bergan	36,798	82,053	90		1	Wendell Bangs	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Israel Pena
Ft. Lauderdale, FL



2. Melanie Cohen
Framingham, MA



3. Marc Rosen
Edison, NJ



4. Kevin Surles
Dallas, TX



5. Marcus Smith
N. Royalton, OH

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$83,854	\$86,085	95		14	Danny Mayorga	Tom Williams
2. Melanie Cohen	61,097	70,976		72.4	5		Giglione-Brister
3. Marc Rosen	44,500	54,980		73.9	6	Jeffrey Dinocento	Eric Giglione
4. Kevin Surles	41,308	45,160	82		13	David Zophin	Ed Orell
5. Marcus Smith	37,633	40,300		68.4	6	Steve Surace	James Surace
6. Francisco Perez	34,992	46,897		65.7	5	Jeffrey Dinocento	Eric Giglione
7. Duane Roth	34,706	46,026	84		3	Eric Neal	Geneser-Bitman
8. Lori Boynton	34,231	34,231	99		2	Jeff Churchfield	Rick Altig
9. Samuel James	34,041	40,128		64.7	3		Wittenbach-Ostrovsky
10. Byron Watson	32,250	38,336		66.7	7	Jeffrey Dinocento	Eric Giglione

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Kevin Surles	\$201,096	\$234,647	82		13	David Zophin	Ed Orell
* 2. Byron Watson	152,423	186,636		66.7	7	Jeffrey Dinocento	Eric Giglione
* 3. Israel Pena	132,997	133,391	95		14	Danny Mayorga	Tom Williams
* 4. Samuel James	114,543	159,269		64.7	3		Wittenbach-Ostrovsky
* 5. Steven Greer	112,106	169,011	92		5	Paul Rumbuc	Durhon Oldham
6. Marcus Smith	110,570	118,716		68.4	6	Steve Surace	James Surace
7. Duane Roth	100,098	144,565	84		3	Eric Neal	Geneser-Bitman
8. Marc Rosen	94,377	152,593		73.9	6	Jeffrey Dinocento	Eric Giglione
9. Melanie Cohen	91,617	113,741		72.4	5		Giglione-Brister
10. Carolyn Wittenbach	90,818	136,659		87.0	10		Wittenbach-Ostrovsky

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



2. Jeffrey Dinocento
Edison, NJ



3. John Baldo
Edison, NJ



4. Eric Neal
Fairview Heights, IL



5. William Cook
Fr. Lauderdale, FL



6. John McCreary
San Diego, CA



7. Wendell Bangs
Duluth, MN



8. Doreen Ryan-Foti
Concord, CA



9. Wilbur Smith
Redmond, WA



10. Steven Jakubczak
Woodridge, IL

MASTER GENERAL AGENTS

May Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$171,193	\$184,955		79.3	24	Durhon Oldham
2. Jeffrey Dinocento	137,807	173,862		68.9	25	Eric Giglione
3. John Baldo	83,110	85,237	90		4	Eric Giglione
4. Eric Neal	80,477	80,757		76.4	4	Geneser-Bitman
5. William Cook	77,963	86,965		64.4	18	Tom Williams
6. John McCreary	76,075	76,075		64.8	13	Furer-Whittinghill
7. Wendell Bangs	68,161	87,599		74.3	15	Rick Altig
8. Doreen Ryan-Foti	67,832	112,736		67.5	14	Jatoff-Foti
9. Wilbur Smith	63,127	101,097		68.5	15	Rick Altig
10. Steven Jakubczak	62,319	66,449		70.3	8	Scott Smith
11. David Hausman	61,416	102,150		68.5	12	Eric Giglione
12. David Iriye	59,358	58,766		69.3	16	David Cohen
13. Robert Delesky	58,880	59,377		70.8	7	Eric Giglione
14. John Akers	57,591	60,098		70.3	12	Chris Lafond
15. Lee Conti	56,172	63,417		74.4	18	David Cohen
16. Kevin Bukatman	55,910	59,863		68.7	8	Eric Giglione
17. James Logan	54,538	62,278		73.5	17	Hughes-Parekh
18. Steven Lee	54,451	74,220		71.2	12	Rick Altig
19. Ilija Orlovic	54,182	57,779		67.5	11	Rick Altig
20. Gregory Strausser	51,293	50,011		66.5	16	Scott Smith

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$754,881	\$799,041		79.3	24	Durhon Oldham
* 2. Jeffrey Dinocento	578,667	722,622		68.9	25	Eric Giglione
* 3. Eric Neal	520,323	566,374		76.4	4	Geneser-Bitman
* 4. Wendell Bangs	395,494	476,246		74.3	15	Rick Altig
* 5. David Iriye	317,599	330,494		69.3	16	David Cohen
6. John McCreary	282,016	284,722		64.8	13	Furer-Whittinghill
7. Steven Jakubczak	279,885	332,255		70.3	8	Scott Smith
8. Lee Conti	279,749	315,477		74.4	18	David Cohen
9. Christine Hartman	274,998	448,723		70.6	12	Cohen-Hartman
10. Kevin Bukatman	265,499	281,532		68.7	8	Eric Giglione
11. Stephen Ross	264,691	308,787		77.5	9	Steve Friedlander
12. William Cook	264,406	283,711		64.4	18	Tom Williams
13. Doreen Ryan-Foti	263,106	459,551		67.5	14	Jatoff-Foti
14. John Akers	252,023	258,944		70.3	12	Chris Lafond
15. Steven Lee	239,762	324,211		71.2	12	Rick Altig
16. Leanne Hughes	235,501	272,797		67.6	6	Eric Giglione
17. Ilija Orlovic	219,364	246,034		67.5	11	Rick Altig
18. Gregory Partee	215,977	347,035		70.9	8	Hancock-Boles
19. Theodore Pappas	215,634	240,509		83.3	6	Richard Rutt
20. Eric Nichols	211,477	275,211		68.9	17	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

May Bonus Qualifiers

Paul Rumbac \$14,933	Patrick Shehan \$3,765	Charlotte Braddon \$2,474	Nickolay Gusev \$970	Steven Greer \$472
Jeffrey Dinocento \$9,995	Kevin Bukatman \$3,764	Yumiko Yamashita \$2,443	Duane Roll \$908	Joseph Franc \$461
John Baldo \$8,847	Steven Lee \$3,603	Volodymyr Derevyanyy \$2,428	Marcus Smith \$904	Abraham Kim \$414
Eric Neal \$8,459	Jeff Churchfield \$3,517	Dan Phillips \$2,250	Dorian Oldham \$885	Patricia Lee \$412
David Hausman \$7,755	Michel Cyr \$3,399	Theodora Pappas \$2,241	Jim Bianchi \$830	Dallas Dixon \$362
David Iriye \$6,935	Paula Cooper \$3,356	Brian Waller \$1,918	Francisco Perez \$879	Tiffany Hunt \$357
Rob Hay \$6,417	Christine Hartman \$3,348	Wendell Bangs \$1,723	Lori Boynton \$839	Hal Herman \$354
John McCreary \$6,097	Gregory Partee \$3,339	Gary Williams \$1,595	Deborah Peers \$807	Byron Watson \$336
Wilbur Smith \$5,982	Scott Baker \$2,999	Lawrence Hauck \$1,471	Charles Rodriguez \$772	John Relabott \$332
Robert Delesky \$5,806	Ilija Orlovic \$2,908	Robert Biddle \$1,372	Steve Fujitani \$755	Michel Verleysen \$329
Melinda-Rae Lyse \$5,549	Tony Sulton \$2,903	Wayne Hendricks \$1,360	Marc Rosen \$734	Matthew Wolfanger \$320
Bill Cook \$5,307	Michael O'Rourke \$2,885	Peter Hamm \$1,311	Darren Auslin \$713	Denard Cooper \$294
James Logan \$4,575	John West \$2,814	Mahmoud Kenareh \$1,250	Bruce Davis \$672	Mark Hari \$290
Steve Surace \$4,301	Dennis Muth \$2,801	David Wang \$1,222	Richard Cerra \$625	Ronald Nelson \$280
John Akers \$4,287	Erik Graham \$2,771	Henry Moran \$1,210	Derek Sandilands \$606	Denise Gilbert \$271
Lee Conli \$4,200	Timothy Collier \$2,750	Mathew Hart \$1,173	Jason Danielson \$574	
Leanne Hughes \$3,972	Eric Nichols \$2,731	Gay Deitch \$1,112	Ira Silverman \$568	
Narinder Dhillon \$3,785	John Huber \$2,544	Marcellus Adams \$1,070	Pamela Drury \$552	

Total \$221,947

Higher Standards & Greater Expectations

In both my professional and family life, my primary goal is to set higher standards and greater expectations for myself and those surrounding me. I take this responsibility very seriously. However, the fact of the matter is no one succeeds without someone else caring. With this in mind, I want to address all those who work for American Income and National Income Life as leaders, regardless of your title.

In all the places we interact — in the family, at school, in the community, and yes, even at the office — one conspicuous change has affected everyone's life. This change has come in the form of all the commonly accepted standards for our skills and behavior. Basically, standards and expectations regarding all aspects of life have fallen drastically. Nowadays, less is expected, and in turn less is received.

Times have changed. What an understatement! I am 37 years-old, and I cannot believe how much change my generation has seen. I can only imagine what sort of change is in store for future generations. I understand we need to acclimate to change, but thinking we need to lower our standards and expectations regarding our behavior and skills is ludicrous. Just because society has told us it is not politically correct to expect too much, or to go the extra mile — such as working an extra day or two if a goal has not been achieved — does not make it the

right thing to do. We cannot let the overwhelming majority's behavior dictate our own behavior. Being too politically correct has focused our attention on elusive sensibilities such as "self-esteem," rather than on substantive sources of pride such as achievement, accountability and responsibility.

As leaders, we cannot blind ourselves to the truth out of fear that someone may find it offensive, and it is especially reprehensible to do so when the stakes are so high. We need to set higher standards, and we

need to have greater expectations of people in order to help them achieve the next level of success. This is the essence of leadership, and the embodiment of what a leader should be. If we are not willing to hold ourselves to a higher standard, we cannot expect those around us to be willing to live up to a higher standard. I know in my life

whenever I have failed it has been for one of two reasons — not holding myself accountable or not working up to my potential. Now is the time to do our best to eradicate these excuses from our personal and professional lives.

We need to care about the people who look to us as leaders and role models. Real caring does not mean always saying what is popular or easy. It means making decisions that will benefit everyone in your Agencies, so that the group can reap the long-term rewards.



FROM THE DESK OF:

Robert Falvo
Director of SGA
Development

"Every day, in every way, I am getting better and better."

— Emile Coue

STATE GENERAL AGENTS



Eric Giglione

Category I	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$534,397	\$168,000	318	\$658,230		67.7	\$2,090,081	\$840,000	249	\$2,671,810
Larry Geneser	244,656	108,000	227	299,786		68.0	1,499,004	552,000	272	1,768,226
Rick Altig	875,188	456,000	192	1,353,178		68.5	3,308,103	2,280,000	145	5,432,539
Scott Smith	373,522	216,000	173	582,441		66.5	1,716,842	1,044,000	164	2,627,826
Hancock-Boles	120,247	96,000	125	183,794		67.9	461,804	480,000	96	758,853
David Cohen	166,469	144,000	116	259,415		74.6	946,593	720,000	131	1,514,786



Durhon Oldham

Category II	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$171,193	\$72,000	233	\$184,955		79.8	\$753,017	\$360,000	214	\$797,177
Hughes-Parakh	88,728	72,000	123	105,442		68.1	313,519	348,000	90	440,626



Tom Williams

Category III	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Tom Williams	\$210,597	\$60,000	351	\$249,182		66.3	\$771,349	\$300,000	257	\$1,028,438
Marc Morton	113,171	80,000	189	148,277		71.6	515,298	300,000	172	661,642
Dennis Ishler	64,437	60,000	107	78,244		64.7	232,088	300,000	77	325,360
Cohen-Hartman	61,890	60,000	103	155,514		71.3	358,025	300,000	119	699,383
Mark Hancock	60,817	60,000	101	78,813		67.2	311,519	300,000	104	410,707

STATE GENERAL AGENTS



Bill Jennings

Category IV	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Bill Jennings	\$127,664	\$48,000	266	\$149,867		71.0	\$520,317	\$240,000	217	\$617,629
Furer-Whittinghill	95,720	48,000	199	106,686		68.6	486,896	240,000	203	550,654
Giglione-Brister	93,710	48,000	195	125,343	97		157,733	84,000	188	206,550
Wittenbach-Ostrovsky	88,135	48,000	184	91,844		75.8	297,799	228,000	131	331,217
Chris Lafond	87,402	48,000	182	114,985		72.2	362,306	192,000	189	452,092
Steve Friedlander	86,897	48,000	181	108,559		74.2	569,959	240,000	237	690,625
Robert Smith	62,842	48,000	131	79,351		65.7	246,154	240,000	103	325,410



Larry Geneser & Slav Bitman

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Bitman	\$205,422	\$36,000	571	\$252,026	67		\$744,782	\$144,000	517	\$927,847
Ramin Kouladji	44,336	36,000	123	76,890		70.9	188,598	180,000	94	341,261



Allan Jennings

Category VI	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Allan Jennings	\$41,480	\$36,000	115	\$74,733	88		\$196,865	\$180,000	109	\$265,011
Nick Nitkowski	40,393	36,000	112	55,544	93		72,368	72,000	101	103,041

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:

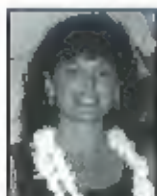


Richard Meshulam
Los Angeles, CA



Brenda DiSomma
Edison, NJ

Category B:



Robin Andrade
Framingham, MA



Malka Arony
Phoenix, AZ

Category C:



Darrell Dorey
Halifax, NS



Roy Jessome
Halifax, NS

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,338	Rick Altig
2. Malka Arony	7,545	Cohen-Hartman
3. Richard Meshulam	7,252	David Cohen

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Richard Meshulam	6,752	David Cohen
2. Brenda DiSomma	5,940	Eric Giglione
3. Jacqueline deVooght	3,786	Rick Altig
4. Bernard Wendekier	3,688	Rick Altig
5. John Wilkinson	3,275	Scott Smith

Category B	No. Cards	SGA
1. Robin Andrade	4,685	Giglione-Brister
2. Malka Arony	3,040	Cohen-Hartman
3. Donald Spohn	2,429	Marc Morton
4. Randy Stockley	2,148	Ramin Kouladji
5. Catherine Briggie	1,883	Cohen-Hartman

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Darrell Dorey	53	Ramin Kouladji
2. Roy Jessome	17	Ramin Kouladji
2. Joseph Ward	17	Geneser & Bitman
3. Richard Case	15	James Surace
3. Becky Cutler	15	Bill Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	83,851	Rick Altig
*2. Richard Meshulam	22,779	David Cohen
3. Malka Arony	20,548	Cohen-Hartman

All Time PR Card Production Record

YTD: 61,879 cards Danise Bowyer

Category A	No. Cards	SGA
*1. Richard Meshulam	18,366	David Cohen
*2. Brenda DiSomma	17,987	Eric Giglione
*3. Rona Spano	17,761	Scott Smith
4. Robin Denham	13,796	Larry Geneser
5. Al Wall	11,905	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	9,242	Manone & Altig
*2. Lydia Hovanski	8,742	Allan Jennings
*3. Robin Andrade	8,489	Giglione-Brister
4. Malka Arony	7,763	Cohen-Hartman
5. Sandra Johnson	5,266	Gary Bleier

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	368	Ramin Kouladji
*2. Richard Case	66	James Surace
*3. Joseph Ward	62	Geneser-Bitman
4. Jennifer Opra	56	Larry Geneser
5. Patti Morgan	52	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

Qualifiers

Kenneth Altizer	\$900
Richard Case	\$900
Brenda DiSomma	\$900
Darrell Dorey	\$900
Rona Spano	\$900
Robin Denham	\$900
Al Wall	\$900
Joseph Ward	\$900
Richard Meshulam	\$863
Becky Culler	\$825
Bernard Wendekier	\$788
Jacqueline deVooght	\$788
William Gibson	\$780
Malka Arony	\$750
John Wilkinson	\$750
Donald Spohn	\$650
Joseph Galusha	\$625
Leo VanDenBussche	\$600
Catherine Briggie	\$525
Susan Gilbert	\$525
Jennifer Opra	\$525
Krissa Henstey	\$500
Randy Stockley	\$500
Laurie Onasch	\$480
Susan Fuldauer	\$420
Jenny Williams	\$360
Linda Bauknecht-Hicks	\$350
Terrie Hobson	\$345
David Blaisdell	\$300
Vivian Dwyer	\$300
Anat Cohen	\$275
Cheryl Cook	\$263
Robin Andrade	\$263
Patti Morgan	\$250
Tracy Smith	\$250
Ayanna Prendergast	\$230
Irene Rurycz	\$230
Susan Cooksey	\$210
Robert Dailey	\$200
Sharon Swinford	\$200

Total
\$22,128



JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

AIL's Labor Advisory Board Welcomes...

James A. Grogan is the newly-elected General President of the International Association of Heat and Frost Insulators and Asbestos Workers. Mr. Grogan was unanimously elected to this position by the organization's General Executive Board. Prior to his election, Mr. Grogan served as the general secretary-treasurer for 12 years.

The International Association of Heat and Frost Insulators and Asbestos Workers Union dates back to the late 1800's. The expanded use of steam power during this era had a profound effect on the industry. This led to better heated, more efficient factories and plants, improved working conditions, and the creation of thousands of new manufacturing jobs. The International Association of Heat and Frost Insulators and Asbestos Workers

(IAHFIAW) was created to assist its members in securing employment, to defend their rights and advance their interests as working men and women. Through education and co-operation, the IAHFIAW works to raise its members to a position in society to which they are justly entitled. To this day, the union strives to increase employment opportunities and equality in the work place.

Mr. Grogan began a long and distinguished union career more than 42 years ago. His career is marked by his rise to numerous leadership positions at local, state, national and international levels.

He started working in September 1956 as a permit worker, and was initiated into Local 32 on Feb. 10, 1959. After serving in the U.S. Army, he returned to Local 32 where he received his mechanic's card in 1961. His leadership abilities were put to the test when he was elected as a trustee in 1962. Two years later he was elected sergeant-at-arms, and in 1965 became the recording and

corresponding secretary while also serving on the negotiating committee.

In 1967, Mr. Grogan was elected full-time recording secretary and assistant to the financial secretary. He was then selected to take on the position of business agent in 1969, followed by his election as business manager in 1973.

Mr. Grogan's experience and leadership abilities made his 1975 election, as president of the New Jersey State Building and Construction Trades Council, a possibility. In 1987, delegates to the Asbestos Workers' General Convention in Philadelphia elected Mr. Grogan to the position of international vice president, representing the Middle-Atlantic States Conference.

In 1989, following the death of General President Andrew Haas, the General Executive Board elected Mr. Grogan to the position of general secretary-treasurer to fill the vacancy created with William Bernard's election to general president. Grogan was re-elected to the same position in 1992, and again in 1997.

At the 2001 General Executive Board Meeting, Grogan was elected general president, filling the office vacated by Mr. Bernard's retirement.

James A. Grogan was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Grogan brings a wealth of experience and knowledge to this premier advisory board. Grogan's leadership will be a great asset to American Income and the Labor Advisory Board. We are looking forward to a long relationship with Mr. Grogan.

Congratulations!



INTRODUCING:
James A. Grogan
General President of the International Association of Heat and Frost Insulators and Asbestos Workers

"There is a destiny that makes us brothers; None goes his way alone; All that we send into the lives of others; Comes back onto our own."

— Edwin Markham

